REMARKS

1. Specification.

The Specification has been amended as requested by the Examiner. The amendments are not substantive, and generally include a Title change, the correction of a typographical error, and the definitions of the acronyms used in the Specification and Drawings. A discussion of new FIGs. 6 and 7 has been added. This discussion is based on FIG. 3 and the Specification as originally filed. No new matter has been added.

2. Claims.

The claims have been amended to clarify the invention. No new matter has been added.

3. Drawings.

As requested by the examiner, new figures in the form of flow charts have been added. Specifically, new FIGs. 6 and 7 are being submitted for the examiner's review and approval. These new FIGs. are based on FIG. 3 as originally filed and merely expand the flow chart of FIG. 3 given in the original disclosure.

4. Abstract.

A replacement Abstract is submitted on a separate sheet attached to the end of this Response as required by 37 CFR 1.72 (as well as in the clean version of the substitute Specification enclosed herewith).

5. Difference From The Cited Prior Art.

Generally speaking, the present invention is only tangentially related to the cited prior art in that all are related to the health care field. Other than that, the present invention is significantly different from the cited art. As discussed in more detail below, US Patent No. 6751214 to Newman et al. (Newman '214) only deals with physician information and how to automatically fill in and distribute previously developed forms, and US Patent No. 5890129 to Spurgeon (Spurgeon '129) only deals with the payment of insurance claims in the medical field.

The present invention deals with the collection and exchange of personal and professional (credentialing) information about people, such as doctors. The information is coming from all different places - credentials verification organizations (CVOs), doctors, hospitals, professional organizations, and governmental entities, for example. The present invention is not form filler software or claims expedition software, but is a tool for allowing clients to obtain maintain current information about individuals with whom they may have, may want, or may want to terminate a relationship. Thus, the collection, manipulation, and dispersion of such personal and professional information (the credentialing information) is the heart of the present invention.

To accomplish the present invention, the clients (B2B Clients) information about the individuals is updated, and the updated information is provided to clients, via a pushing and pulling of the critical data for the automatic updating and to those who subscribe to the service. When information on an individual changes, the database is updated and the updated information is pushed out to the subscribers who need to know. This happens through the PIEE exchange engine. The changed information on the individual is pushed out to the subscribers and changes the information about the individual.

A. Claims 21-27 And 29 Are Not Anticipated By US Patent No. 6571214 to Newman et al.

Claims 21-27 and 29 are not anticipated by the Newman '214 reference. Anticipation under 35 USC 102(b) requires "the disclosure in a prior art reference each and every element of the claimed invention." *Orthokinetics, Inc. v. Safety Travel Chairs, Inc.*, 1 USPQ2d 1081 (Fed. Cir. 1986); *see also verdegall Bros. V. Union Oil Co. of California,* 814 F2d 628, 631, 2 USPQ2d 1051, 1053 (Fed. Cir. 1987) ("a claim is anticipated only if each and every element as set forth in the claim is found, either expressly or inherently described, in a single prior art reference"). The absence of one element from the cited prior reference negates anticipation. *See Atlas Powder Co. v. E.I. du Pont de Nemours & Co.*, 224 USPQ2d 409 (Fed Cir. 1984).

Further, the Examiner may not apply a theory analogous to the Doctrine of Equivalents to anticipate a claim. *See Richardson v. Suzuki Motor Co., Ltd.*, 3 USPQ2d 1766 (Fed. Cir 1987) (Federal Circuit held district court erred by instructing

jury that anticipation could be found "by equivalents"). Also, when determining anticipation under 35 USC 102(b), the Examiner may not combine references. *Continental Can Co. USA, Inc.*, 20 USPQ2d 1746 (Fed Cir 1991). Anticipation was intended to apply in the limited situations in which one reference incorporates all the element of a claim in a subsequent invention because the nonobvious standard was intended to cover broader obvious leaps from a reference to a claim or from combined references to a claim. *See Titanium Metals Corp. v. Brenner*, 227 USPQ 773 (Fed. Cir. 1985).

Prior art for the purposes of anticipation is pertinent art recognized by persons of ordinary skill to be in the ***field of the invention***. *See In re Spada* 15 USPQ2d 1655, 1657 (Fed.Cir.1990). Prior art is pertinent if persons of ordinary skill in the art would have consulted art in that field to develop the invention given the nature of the problem. *See In re Paulsen*, 31 USPQ2d 1671 (Fed. Cir. 1994). Specifically, the pertinence of any reference is dependent upon whether it would suggest to persons skilled in the art to do the thing that the applicant has done, and the same is true in considering more than one reference or a reference alleged not to be in the particular art. *See In re Phipps*, 69 USPQ 88 (CCPA 1946).

The federal circuit has applied anticipation narrowly. For example, the Federal Circuit affirmed a district court determination that patents related to a ceramic welding process for repairing industrial furnaces were not invalid for anticipation, notwithstanding that the claims of the patents overlapped with or read on either or both of two prior art patents, because the district court properly determined that the prior art patents were related to flame-spraying and to combustion at the furnace wall. *See Glaverbel Societe Anonyme And Fosbel, Inc. v. Northlake Marketing & Supply, Inc.*, 33 USPQ2d 1496 (Fed Cir. 1995). Even though both inventions had a general relation to combustion, they were not so related that one of ordinary skill in the ceramic welding art would look to the flame-spraying art or the furnace wall combustion art.

Newman '214 discloses and claims form-filling software. The doctor enters information and selected forms in the database are populated with this information. The form then is printed out or sent electronically. Specifically, Newman '214 gathers the various forms used by different organizations (for example, different hospitals may use different employment applications). These forms are digitized and stored in a database. Doctors are asked to input all the information about

themselves required by all the forms. Then, when asked, the Newman '214 system can print out or electronically send a particular for. The Newman '214 disclosure and all of the Newman '214 claims require storing particular provider forms, populating such forms, and generating completed forms.

On the contrary, the present invention requires no forms. No forms are inputted or generated. The present invention as disclosed and claimed collects and collates information and then sends the information to clients. Claims 21-27 and 29 neither claim nor require the forms elements required by Newman '214. Unlike Newman '214, which discloses and claims a static form generator, the present invention deals with the collection and dissemination of raw data continuously. Newman '214 uses stored information to populate forms, and does not disclose or claim the continuous or automatic updating of the information database so as to be able to send updated information to clients.

As Newman '214 does not disclose or claim each and every element of Claims 21-27 and 29 of the present invention as originally filed and as amended, and indeed, discloses and claims a very different invention than that claimed in Claims 21-27 and 29 of the present invention, Newman '214 cannot and does not anticipate Claims 21-27 and 29 of the present invention. Applicant requests that the examiner withdraw this ground for rejection.

B. Claims 1-20, 28, And 30-32 Are Not Obvious Over US Patent No. 6571214 to Newman et al. in view of US Patent No. 5890129 to Spurgeon.

Claims 1-20, 28, and 30-32 are not obvious over the Newman '214 reference in view of the Spurgeon '129 reference. For a claim to be determined obvious (or nonobvious) under 35 USC 103, the claimed material must have been obvious to person of ordinary skill in the art from the prior art. An obviousness determination requires examining (1) the scope of the *prior art*, (2) the *level of skill* in the art, and (3) the *differences* between the prior art and Applicant's invention. *Litton Systems, Inc. v. Honeywell, Inc.,* 117 SCt 1270 (1970). A mere suggestion to further experiment with disclosed principles would not render obvious an invention based on those principles. *Uniroyal, Inc. v. Rudkin-Wiley Corp.*, 19 USPQ2d 1432 (Fed. Cir. 1991). In fact, an applicant may use a reference as his basis for further experimentation and to create his invention. *Id.*

The fact that each element in a claimed invention is old or unpatentable does not determine the nonobviousness of the claimed invention as a whole. *See Custom Accessories, Inc., v. Jeffrey-Allan Industries*, 1 USPQ2d 1196 1986 (Fed. Cir. 1986). The prior art must not be given an overly broad reading, but should be read in the context of the patent specifications and *as intended by reference authors*. *Durling v. Spectrum Furniture Co.,* 40 USPQ2d 1788 (Fed Cir 1996) (Federal Circuit held that district court erred by giving a "too broad an interpretation" of claims in a sofa patent to invalidate another on the nonobviousness standard).

The Federal Circuit has defined and determined the bounds of the prior art to be identical for both nonobviousness and anticipation purposes. *See In re Lowry*, 32 USPQ2d 1031 (Fed. Cir. 1994). Prior art for these purposes is pertinent art recognized by persons of ordinary skill to be in the *field of the invention*. *See In re Spada* 15 USPQ2d 1655, 1657 (Fed.Cir.1990), *In re Horne,* 203 USPQ 969, 971 (CCPA 1979). Prior art is pertinent if persons of ordinary skill in the art would have consulted art in that field to develop the invention given the nature of the problem. *See In re Paulsen*, 31 USPQ2d 1671 (Fed. Cir. 1994). Specifically, the pertinence of any reference is dependent upon whether it would suggest to persons skilled in the art to do the thing that the applicant has done, and the same is true in considering more than one reference or a reference alleged not to be in the particular art. *See In re Phipps*, 69 USPQ 88 (CCPA 1946). Nonanalogous prior art cannot properly be considered prior art under 35 USC 103. *In re Pagliaro,* 210 USPQ 888, 892 (CCPA 1981).

The Federal Circuit has made it clear that the nonobviousness standard is applied wrongly if a court or an examiner: (1) improperly focuses on "a combination of old elements" rather than the invention as a whole; (2) ignores objective evidence of nonobviousness; (3) pays lip service to the presumption of validity; and (4) fails to make sufficient *Graham* findings. *Custom Accessories, Inc.*, 1 USPQ2d 1196 (Fed. Cir. 1986). Applying the nonobviousness test counter to these principles counters the principle that a patent application is presumed nonobvious. *Id.*

To sustain a rejection under 35 USC 103, the Examiner must establish a *prima facie* case of obviousness. MPEP §2142. To establish a *prima facie* case of obviousness, the prior art reference (or references when combined) must teach or suggest all the claim limitations. MPEP §2143.

As discussed above, Newman '214 discloses and claims form-filling software. The doctor enters information and selected forms in the database are populated with this information. The form then is printed out or sent electronically. Specifically, Newman '214 gathers the various forms used by different organizations (for example, different hospitals may use different employment applications). These forms are digitized and stored in a database. Doctors are asked to input all the information about themselves required by all the forms. Then, when asked, the Newman '214 system can print out or electronically send a particular for. The Newman '214 disclosure and all of the Newman '214 claims require storing particular provider forms, populating such forms, and generating completed forms.

Spurgeon '129 discloses the use of push technology by insurers to update patient insurance information at doctors' offices. Although the use of push technology is disclosed, the way it is used, the function of its use and the result it obtains are completely different than that of the present invention. At the outset, Spurgeon '129 pushes information from the insurer to the doctor, while the present invention pushes information gathered from the doctor and other sources to a hospital or other client. Spurgeon '129 more specifically pushes information about the patient to the doctor, while the present invention more specifically pushes information about the doctor to the hospital. The mere use of push technology by Spurgeon '129 does not place Spurgeon '129 in the same field as the present invention. In fact, by alleging so, the examiner is in effect saying that Spurgeon '129 can preclude anyone from using push technology in the health filed, which is incorrect.

Those of ordinary skill in the art would not combine Newman '214 with Spurgeon '129. More importantly, a combination of Newman '214 and Spurgeon '129 does not result in the present invention as claimed in Claims 1-20, 28, and 30-32. Newman '214 is in the field of form-filling while Spurgeon '129 is in the field of insurance claims. A natural result of any combination of Newman '214 and Spurgeon '129 would result in either a system for populating insurance applications or claims forms or a system for pushing patient information to doctors. Neither is related to the present invention, and neither would obviate Claims 1-20, 28, or 30-32 of the present invention.

As neither Newman '214 nor Spurgeon '129 alone or in combination disclose or claim each and every element of Claims 1-20, 28 or 30-32 of the present invention

as originally filed and as amended, and indeed, Newman '214 and Spurgeon '129 disclose and claim alone and in combination very different inventions than that claimed in Claims 1-20, 28, and 30-32 of the present invention, the combination of Newman '214 and Spurgeon '129 cannot and does not anticipate Claims 1-20, 28, and 30-32 of the present invention. Quite simply, the combination of Newman '214 and Spurgeon '129 does not result in the present invention, and does not result in an invention that would obviate the present invention, as claimed in Claims 1-20, 28, or 30-32. Applicant requests that the examiner also withdraw this ground for rejection.

CONCLUSION

Applicant has provided the additional information requested by the examiner and has made clarifying amendments to the patent application. Applicant submits that the patent application and the claims are in condition for allowance and requests such action.

If the examiner has any final questions or concerns prior to allowance, please have the examiner contact the below signed attorney of record.

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UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT OPERATIONS

Applicant:	BLACK, Jonathan K. et al.	Art Unit: 2177
Application No.:	09/849695	Examiner: Wong, L.
Filing Date:	04 May 2001	
Title:	INTERNET WEB-BASED TECHNOLOGY FOR STORING, ARCHIVING, AND UPDATING KEY PERSONAL IDENTITY ITEMS	

SUBSTITUTE SPECIFICATION

MARKED UP VERSION

~~INTERNET WEB-BASED TECHNOLOGY FOR STORING, ARCHIVING, AND UPDATING KEY PERSONAL IDENTITY ITEMS~~
CONTINUOUS PROVIDER INFORMATION EXCHANGE SYSTEM

CROSS-REFERENCE TO RELATED APPLICATIONS

This application claims priority on US Provisional Patent Application No. 60/202678 filed on 08 May 2000.

BACKGROUND OF THE INVENTION

1. Technical Field.

The invention is in the general technical field of Internet web-based technologies for storing, archiving, and updating information, and is in the more specific technical field of Internet web-based technologies for storing, archiving, and updating key personal data, identity, credential, and professional items for and by digital partners.

2. Prior Art.

Various entities constantly need updated and verified information on particular individuals. For example, hospitals constantly need information regarding doctors having or applying for privileges at the hospitals, state bars constantly need information regarding lawyers licensed or applying for a license to practice in that state, and the Federal Aviation Administration (FAA) constantly needs information regarding flight controllers or people applying to be flight controllers. The list of entities is endless, and the number of potential individuals needing to be verified or credentialed is growing. Although this process has several different names, credentialing is one of the most common.

Currently, every time an entity needs to verify the qualifications or history of an individual, the entity either has to conduct its own investigation or hire a third party to conduct an investigation into the individual. For example, seven different interested entities, such as hospitals and medical insurance companies may have to obtain the credentials of the same seven different consenting individuals, such as doctors. This is done all of the time, and there are many companies that specialize in so-called credentialing of individuals, which are commonly known as

credentials verification organizations (CVO). Currently, each interested entity has to conduct its own credentialing of each consenting individual.

Three main problems associated with the current methods of credentialing individuals are the cost, the time necessary to conduct an acceptable investigation of an individual, and the need to conduct separate investigations of a single individual by several different entities at the same time or by one entity at different times. For example, a doctor may have privileges at several different hospitals. Each hospital must conduct a separate investigation into the doctors' history and credentials. Further, hospitals may be required to conduct such investigations periodically. Similarly, state bars must conduct background investigations into the history of each potential lawyer applying for a license to practice in a certain state. Also, other entities, such as the Federal Aviation Administration or professional membership organizations, must investigate the backgrounds of flight controllers or members, respectively, to determine whether the individuals are acceptable for certain jobs or certifications. As can be seen, the list of entities is endless.

Thus, it can be seen that the current methods of credentialing individuals is expensive, time-consuming, and unnecessarily redundant, and there is a need for a less-costly, fast, and overreaching method. The present invention is directed to this need.

BRIEF SUMMARY OF THE INVENTION

A method and business process for selectively storing, archiving, and updating key personal identity items related to documentation of an individual's professional credentials and/or documents using a secure Internet platform with a web-enabled software package (a centralized information exchange engine) that interfaces with a relational database to continually update, edit, and/or delete key profile attributes on selected owner-providers. This invention allows users from global locations to store personal identity information, which is accessible via the Internet, and enables users to have a central secure, safe location to disseminate information that they wish to share, document, and/or replicate for transmission to interested parties ~~whishing~~attempting to verify critical elements of the information that have been stored, authenticated, and converted for on-line viewing.

Various individuals and organizations must provide access to or obtain access of personal information. For example, many professionals, such as doctors, lawyers, accountants, and pilots, to name a few, must provide certain personal information to government, organizational, sanctioning, professional, and other bodies to satisfy certain requirements. Likewise, many organizations, such as hospitals, bar associations, state governments, and airlines, to name a few, must obtain certain personal information about its employees or members to satisfy their due diligence in associating with such members. The present invention provides for a central, continuously updated, real-time database of such information, which can be accessed by the appropriate individuals in providing personal information to such organizations and by such organizations in credentialing such individuals.

The method of the invention generally comprises generating on-line real-time profiles of individuals using the latest personal information, which is continually updated ~~updates~~, from information sources that have access to update the central repository of information, automating the process of sending and receiving personal information updates, importing personal information from information sources, documenting and validating the personal information, legitimizing and authenticating the personal information and the sources from which the personal information is provided, allowing queries regarding particular persons and their personal information, manipulating key data elements to provide appropriate reports, documenting the place of origin of the personal information, storing digital representations of the personal information, and providing the personal information to users in an appropriate form.

A representative sampling of the personal profile attributes that can be stored, archived, and/or updated by the invention includes but is not limited to papers, e-mails, photos, voice prints, deoxyribonucleic acid (DNA) samples (genetic information), fingerprints, department of motor vehicle (DMV) reports (driving records), credit reports, personal journals, information submissions from government regulatory agencies, video transmissions, financial disclosures, authenticated legal documents and agreements, diplomas and certificates, professional certifications from accredited training sources, professional

affiliations, professional licenses, professional board affiliations, professional organization memberships, teaching positions, professional positions, resumes, and other professional and personal information.

An object of this invention is to provide a method for creating an on-line, real-time, updateable database containing pertinent information regarding consenting individuals that can be accessed by the appropriate entity for ascertaining the history and credentials of the consenting individuals.

Another object of the present invention is to provide a method allowing individuals to store and update on-line and in real-time their professional and personal backgrounds for use and review by interested entities.

Another object of the present invention is to provide a method allowing entities to investigate on-line and in real-time the professional and personal backgrounds of consenting individuals.

Another object of the present invention is to provide a method allowing the continuous and real-time credentialing of consenting individuals.

Another object of the present invention is to provide a method for collecting and maintaining a database of personal information of consenting individuals for use by or resale to others.

Another object of the present invention is to provide a method for consenting individuals, interested entities and information providers to interact in real-time and to share information regarding the consenting individuals in particular to help the interested entities determine whether the consenting individuals want to establish, continue or terminate a relationship with the consenting individuals.

These objects, and other objects, features and advantages of the invention, will become more apparent to those of ordinary skill in the art when the following detailed description of the preferred embodiments is read in conjunction with the appended figures.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a prior art credentialing process wherein individual interested entities contact individual information providers to obtain information about consenting individuals.

FIG. 2 is a prior art credentialing process wherein individual interested entities contact a credentialing party who then contacts individual information providers to obtain information about consenting individuals.

FIG. 3 is a flow chart schematically illustrating the present method.

FIG. 4 is a flow chart schematically illustrating the verification model used to maintain the relational database of the present invention.

FIG. 5 is a flow chart schematically illustrating an alternate embodiment of the present method.

FIG. 6 is a more detailed flow chart of the initial data collection step of the present method as shown in FIG. 3.

FIG. 7 is a more detailed flow chart of the data updating step of the present method as shown in FIG. 3.

DETAILED DESCRIPTION OF THE INVENTION

The present invention is a method and business process for selectively storing, archiving and updating key personal identity items related to documentation of a consenting individual's professional credentials and/or documents that may include any or all of those disclosed herein using a secure Internet platform with a web-enabled software package that interfaces with a relational database to update, edit, and/or delete key profile attributes on selected owner-providers.

As discussed above, various interested entities constantly need updated and verified information on particular consenting individuals. For example, hospitals constantly need information regarding doctors having or applying for privileges at the hospitals, state bars constantly need information regarding lawyers licensed or applying for a license to practice in that state, and the Federal Aviation Administration constantly needs information regarding flight controllers or people applying to be flight controllers. The list of interested entities is endless,

and the number of potential consenting individuals needing to be verified or credentialed is growing.

The present invention is a method to create and maintain a database of personal information that can be accessed on an as needed basis to verify information regarding certain consenting individuals. Such a method potentially can reduce the costs associated with the credentialing and investigative process by reducing the time needed to conduct such investigations, eliminating the need to hire multiple investigative entities, and reducing the amount of data entry and the redundancy of data entry by multiple entities. Further, the interested entities may be able to reduce their liability to others based on the actions of members and associates by allowing the interested entities to obtain up-to-date information about members and associates and to cease relationships more quickly with undesirable consenting individuals.

FIGs. 1 and 2 show prior art credentialing processes. In the example shown in FIG. 1, the interested entities are health plans primary hospitals, medical practice groups, health maintenance organizations (HMOs), preferred provider organizations (PPOs) and other entities. The information providers are the American Medical Association (AMA), the National Practitioner Data Bank (NPDB), the Federation of State Medical Boards (FSMB), the US Drug Enforcement Agency (DEA), criminal record databases, and the American Board of Medical Specialties ~~ABMs~~(ABMS). The consenting individuals are doctors. However, the credentialing processes are equally applicable to other professionals and non-professionals alike. For example, in the legal and accounting professions, interested entities such as bas associations and accounting associations want background information on lawyers and accountants.

Referring now to FIG. 1, a first prior art process for credentialing consenting individuals is shown. This basically is an every man for himself process. Each interested entity must contact each information provider to request information about each consenting individual. The process is redundant, as each interested entity must contact each information provider for the same information about the same consenting individuals.

Referring now to FIG. 2, a second prior art process for credentialing consenting individuals is shown. This process is somewhat more efficient than the process shown in FIG. 1, but still is inefficient. This basically is a middleman process. A middleman entity, or CVO, is hired by an interested entity to credential a consenting individual. Other interested parties also may hire the same CVO and request information about the same consenting individual. The CVO contacts the information providers and obtains the information about the consenting individual. If the requests by the interested parties are made at about the same time, the CVO can provide each interested party with the same information about the consenting individual without having to do another credentialing process. However, this contemporaneous request almost never happens, and the CVO must conduct another credentialing process on the same consenting individual.

As can be seen in FIGs. 1 and 2, the request for information flows in only one direction. Interested entities are constantly actively querying information providers, who react. Information providers do not act proactively in the current market.

Referring now to FIG. 3, the present method is shown schematically. Authorized digital relationships (ADRs) are established with information providers, also referred to as authorized digital partners (ADPs). For example, the ADRs may, and preferably does, provide that the ADPs provide information about all of the members and associates of the ADPs. These members make up the bulk of the consenting individuals. ADPs can include those organizations shown in FIG. 3, such as but not limited to the AMA, American Osteopathic Association (AOA), FSMB, National Technical Information Service (NTIS), National Practitioner Data Bank - Healthcare Integrity and Protection Data Bank (NPDB-HIPDB), ABMS, and state licensing boards (SLBS).

A sortable database (SDB) is created with original information about the consenting individuals. The ADPs contribute information about consenting individuals to the database through a secure Internet web site. The ADPs can update the information in the database periodically or continuously. For example, some ADPs can update information about their consenting individuals yearly, monthly, weekly or on any desired periodic basis. Other ADPs can update

information about their consenting individuals as soon as new information becomes available. ADPs preferably have the opportunity and ability to have an always-on connection to the database, and constantly and consistently update information about their consenting individuals, thus allowing the database to be always up to date.

This relationship between the database, which is maintained at a separate site, is a paradigm shift from the current methods of credentialing. As mentioned above, in the current credentialing processes, the interested parties or CVOs, which stand in the shoes of the database, constantly must query the information providers. In the present method, the information providers constantly update the database. So instead of the interested parties or CVOs acting and the information providers reacting, the information providers are acting and the database is reacting.

The interested parties, also referred to as business-to-business clients or B2B Clients, now query the database for information about consenting individuals. Typically, the query (a Verification Request or VR) is in the form of a search of the database for the digital file on the consenting individual. The digital of information about the consenting individual is readily available, and is as accurate and up-to-date as the most recent information supplied by the ADPs. Thus, rather than having to react to a query to credential a consenting individual, such as the CVOs or interested entities currently do, the database provides the requested information in real time. In effect, credentialing is eliminated in favor of an up-to-date, constantly updated database of information about consenting individuals. B2B Clients can include those organizations shown in FIG. 3, such as but not limited to hospitals (Hosp.), managed care organizations (MCOs), and independent physician associations (IPAs).

This also is a paradigm shift from the current methods of credentialing. Individual interested entities no longer have to contact individual information providers or CVOs and have new credentialing reports produced on consenting individuals. The information on consenting individuals is already on the database, and is up-to-date.

Consenting individuals, also known as Data Owners, must give their consent to the interested entities to request the information and give their consent to the ADPs to provide the information. Consenting individuals also can have access to the database to inspect their own data (but not the data of other consenting individuals, unless otherwise authorized). If a discrepancy is found, the consenting individuals can request an update or correction, can post a note or explanation, or request an inquiry. In this way, there are several checks and balances on the information. Data owners can include those individuals shown in FIG. 3, such as but not limited to medical doctors (MDs), registered nurses (RNs), and physician's assistants (PAs).

As the database is only as good as the information provided to it by the ADPs, it is preferable to have certain information verification procedures in place. Referring now to FIG. 4, a verification model is shown. The database can be checked for accuracy by the database maintainer by comparing the data in the database with the information resident at the information providers. Consenting individuals also can check the integrity of the database information and report to the database maintainer any inaccuracies or discrepancies. Inaccuracies or discrepancies can be corrected and the database updated. Similarly, affiliates of the database maintainers who are not necessarily ADPs, also referred to as GetProof Affiliates, who provide information to the databases can verify the information they provide to the database, and update the information provided as necessary. ADPs who have established ADRs with the database are constantly updating the database. In this process, the integrity of the information provided by through an ADR to the database constantly is being verified and updated.

At times, an interested entity will request information about a consenting individual who is not in the database, or will request information from an information source not providing information to the database. The database, or the database maintainer, can try to establish an ADR with the information source, or merely request a one-time download of data from the information source. If an ADR is established, the new information source provides information like any other ADP. If an ADR is not established, but the information source agrees to a one-time download of data, the information is provided digitally. The new

information can be verified by comparing the information to the information source's database, or can be independently verified by the database maintainer, either internally, also referred to as ≤GetProof.com≥, or externally through an affiliate, also referred to as outsource to Verification Partner.

As can be seen, the information provided to the database, whether by an ADP or by a non-ADP, is up-to-date and, if necessary, verified. This too is a paradigm shift from the current methods of credentialing in that the information is being provided digitally from the information sources' databases directly to the relational database, rather than through photocopies of documents provided by the information sources to the interested entities or CVOs.

Referring now to FIG. 5, an alternate embodiment of the invention is shown. In this embodiment, the relational database acts as an information broker of information of consenting individuals. ADPs provide information to the database, and B2B Clients request and receive the information. The information can be gathered from consenting individuals, or can be gleaned from public records or purchased from commercial data providers. In this embodiment, the database can be considered a commercial database of information, and not necessarily a credentialing database.

As a business method, all parties involved in the method profit, either directly financially by the receipt of payments or indirectly by saving time and reducing redundancy. Referring to FIG. 3, ADPs can receive payments for providing information to the database. The database (the personification of the database owner or maintainer) can receive payments from the B2B Clients either as a subscription or on a per use basis, or in other manners. The B2B clients also save money due to the fewer number of redundant credentialing investigations they need to perform and the comparatively lower cost per credentialing event. The ADPs also save money due to the fewer redundant credentialing requests made of them, thus saving human time. The database preferably takes in more in payments than it pays out.

This is a further paradigm shift from the current methods of credentialing. ADPs actually can realize income by providing information to the database. Interested entities actually can reduce their credentialing costs by subscribing to

the database, as each search for information about a consenting individual can be significantly less costly than the current credentialing investigations. While the database may realize less income per credentialing event, the sheer size of the database and/or the increased number of queries, or in other words an increase in volume, can make the database profitable.

The business method for the alternate embodiment of the invention shown in FIG. 5 assumes the database acts as an information broker. The database gathers information from ADPs and from any other information sources available. The data is collected, sorted, and made available on a payment basis to B2B Clients. ADPs can realize income by payments made by the database to the ADPs. The database can realize income from payments made by the B2B Clients to the database for information about consenting individuals (and publicly available information gleaned about non-consenting individuals).

The steps of the invention comprise:

Generating an on-line real-time profile (the database) with the latest updates from information partners (ADPs) who have access to update the central repository (the database) with pre-arranged security and access. Information partners (ADPs) include the various organizations that have pertinent personal information on the consenting individuals who are the subject of the inquiries by interested entities. Such organizations (ADPs) agree to provide and continuously update the personal information to the relational database used by the invention to store and archive the personal information. Information partners (ADPs) may include professional organizations such as the American Medical Association, the American Bar Association, the US Drug Enforcement Agency, state agencies such as the state departments of motor vehicles and the state licensing departments, federal and state court systems and probation offices, schools and colleges, notary publics, and other federal and state agencies and department having pertinent personal information required or desired by the authorized digital partners.

Automating the process of sending and receiving updates of subsets of key data elements from web-agent messengers that assure a one-of-a-kind repository (the database) that can be accessed by subscription via the Internet or an intranet

to verify, quantify, and validate information provided by ADPs. For example, information partners have the ability to update their particular portion of the relational database as often as they like, and preferably continuously as new information becomes available on individuals.

Importing critical information obtained from worldwide sources (public records or database) that can document, validate, and legitimize particular information elements, and distributing such critical information electronically via Internet enabled software that can be accessed using standard browser technology standards.

Completing a selection of key inquiries, which have been updated independently by authorized digital partners that enable the latest digital data available and authorized for view by the individual or entity storing elements in the repository.

Manipulating key data elements to allow unique comparison, data validation, and real-time reporting from literally any combination of relationships, which is submitted from authorized digital partners.

Documenting the place of origin, storing the digital representation of the data, and validating the reception and time-line of particular digital archive elements, including but not limited to papers, e-mails, photos, voice prints, DNA samples, fingerprints, DMV reports, credit reports, personal journals, information submissions from government regulatory agencies, video transmissions, financial disclosures, authenticated legal documents and agreements, diplomas and certificate, professional certifications from accredited training sources, professional affiliations, professional licenses, professional board affiliations, professional organization memberships, teaching positions, professional positions, resumes, and other professional and personal information.

Preparing, receiving, storing, and responding to correspondence, which can be converted to digital format and stored with access by browser enabled software.

Allowing control of the digital information content by the owner (provider) of the content, and allowing the content owner to authorize access to and use of the content.

FIGs. 6 and 7 shw expanded flow charts of the invention showing these steps and a more detail flow of the system. FIG. 6 represents the initial credentialing data entry step and FIG. 7 represents the credentialing data update step. In FIGs. 6 and 7, the ADPs and their activities of FIG. 3 are shown as primary resources (government and independent providers) 2 and e-verify (background and verification system) 3, the B2B Clients and their activities of FIG. 3 are shown as CVO 7 and hospital/clinic 8, and the Data Owners and their activities of FIG. 3 are shown as GetProof personnel 4, providers (practitioners) 5 and non-digital partners (NDP) 6. The SDB/database of FIG. 3 is shown as the provider information exchange engine (PIEE) 1. The ADPs 2, 3, B2B Clients 7, 8 and Data Owners 4, 5, 6 interaction with the website shown in FIG. 3 is the information broker/web interface 10.

Referring now to FIG. 6, the initial data collection step of the invention for original information is flow charted. As disclosed in connection with FIG. 3, the database is created by querying ADPs 2, 3, B2B Clients 7, 8 and Data Owners 4, 5, 6 for information about Data Owners 4, 5, 6. ADPs 1, 2 transfer the information they have about themselves and about Data Owners 4, 5,6 using conventional tools such as digital access publishers (secure access via the web) 9 through the information broker/web interface 10 to the PIEE 1. B2B Clients 7, 8 transfer the information they have about themselves and about Data Owners 4, 5, 6 to the PIEE 1 in the same manner. Data Owners 4, 5, 6 transfer their information to the PIEE 1 in the same manner. Data can be entered manually by, or data can be mined and extracted using a pull system from existing databases at, the ADPs 2, 3, the B2B Clients 7, 8 and the Data Owners 4, 5, 6.

Referring now to FIG. 7, the credentialing data updating step is flow charted. Also as disclosed in connection with FIG. 3, ADPs 2, 3 can update the information in the PIEE 1 about providers 5 periodically or constantly so that the information about providers 5 is current. Similarly, Data Owners 4, 5, 6 also can constantly update information in the PIEE 1 about themselves or each other. The B2B Clients 7, 8 can query the PIEE 1 for information about the providers 5. However, as shown by the two-headed arrows between the B2B Clients and the Database on the flow chart of FIG.3 (and specifically the head of the arrow

pointing form the Database to the B2B Clients), and the arrow from the PIEE 1 to the information broker/web interface 10 of FIG. 7, the system of this invention pushes information about the providers 5 to the B2B Clients 7, 8, thus constantly updating the B2B Clients 7, 8 with any new and changed information about the providers 5.

Thus this invention comprises a method of creating a relational database comprising:

a. obtaining original information from information sources, such as Data Owners 4, 5,6, and B2B Clients 7, 8, and obtaining updated information continuously and/or automatically on a predetermined periodic basis from the information sources using a pull system that mines and extracts information from the information sources, as shown by the two-headed arrows between the B2B Clients and the Database on the flow chart of FIG.3 (and specifically the head of the arrow pointing form the Database to the B2B Clients), and the arrow from the PIEE 1 to the information broker/web interface 10 of FIG. 7;

b. inputting the information into a relational database, such as the Database shown in FIG. 3, which is PIEE 1 in FIGs. 6 and 7, within a predetermined time from when the information is obtained from the information sources, and constantly replacing old or outdated information with new information using the pull system disclosed previously;

c. sorting the information using the SDB into searchable units within the database; and

d. allowing at least one entity access to the information contained in the database, whether it be the ADPs 2, 3, the B2B Clients 7, 8 or the Data Owners 4, 5, 6.

The method preferably allows the collection of information from information sources such as government agencies, professional organizations, courts, educational institutions, licensing bodies, certification bodies, and legal business entities, such as those ADPs shown in FIG. 3. Further, the method provides information about Data Owners 4, 5, 6 to entities, such as the B2B Clients 7, 8, which receive the information upon request or automatically from the database, namely the PIEE 1, regarding any number of discrete individuals, such as

providers 5, identified by the entity. More specifically, an inquiring entity can make a manual request for information or can receive automatic updates from the system.

This unique and currently unavailable process enables individuals from global locations to store personal identity information, which is accessible via the Internet. These secure personal digital agents enable individuals to have a central secure, safe location to disseminate information to interested parties wishing to verify critical elements that have been stored, authenticated, and converted for on-line viewing by web-enabled software technology.

The above detailed description of the preferred embodiments and the appended figures are for illustrative purposes only and are not intended to limit the scope and spirit of the invention, and its equivalents, as defined by the appended claims. One skilled in the art will recognize that many variations can be made to the invention disclosed in this specification without departing from the scope and spirit of the invention.

CLAIMS

What is claimed is:

1. A method of creating a relational database containing information regarding at least one individual, comprising the steps of:

a. automatically obtaining information regarding the at least one individual on a predetermined periodic basis from at least one information source~~, wherein updated information is obtained automatically on a predetermined periodic basis from the at least one information source~~;

b. inputting the information into a relational database~~ within a predetermined time from when the information is obtained from the at least one information source~~, wherein ~~the~~older information contained in the database is constantly replaced by ~~the new~~newer information;

c. sorting the information into at least one searchable unit within the database; and

d. allowing at least one entity access to the information contained in the database.

2. The method as claimed in Claim 1, wherein the information is personal information about the at least one individual.

3. The method as claimed in Claim 2, wherein the at least one information source is selected from the group consisting of government agencies, professional organizations, courts, educational institutions, licensing bodies, certification bodies, and legal business entities.

4. The method as claimed in Claim 1, wherein the older information is replaced by ~~new~~the newer information as soon as the ~~new~~newer information becomes available.

5. The method as claimed in Claim 2, further including the step of allowing the at least one individual to access the database to review personal information about the at least one individual.

6. The method as claimed in Claim 1, wherein the information is provided proactively from the at least one information source.

7. The method as claimed in Claim 6, wherein the information is verified by the at least one information source.

8. The method as claimed in Claim 6, wherein the information is verified by an independent party.

9. The method as claimed in Claim 1, wherein the updated information is provided automatically to the at least one entity.

10. The method as claimed in Claim 2, wherein the updated information is provided automatically to the at least one entity and the information is about the at least one individual.

11. A business method for providing information regarding at least one individual from a relational database comprising the steps of:

a. obtaining initial information about the at least one individual from at least one information source;

b. inputting the information into a relational database;

c. sorting the information into at least one searchable unit within the database;

d. obtaining updated information from the at least one information source;

e. replacing the initial information with the updated information within a predetermined time from when the updated information is obtained;

f. allowing at least one entity access to the information contained in the database;

g. repeating steps b through e as often as updated information is obtained; and

h. repeating step f as often as the at least one entity desires access to the information.

12. The business method as claimed in Claim 11, wherein the database is owned by a database owner and wherein a payment is made by the database owner to the at least one information source for the provision of information.

13. The business method as claimed in Claim 12, wherein the database is owned by a database owner and wherein a payment is made by the at least one entity to the database owner for access to the information.

14. The business method as claimed in Claim 13, wherein the information is personal information about the at least one individual.

15. The business method as claimed in Claim 14, wherein the information is provided proactively from the at least one information source.

16. The business method as claimed in Claim 15, wherein the information is provided automatically from the at least one information source.

17. The business method as claimed in Claim 16, wherein the updated information is provided automatically to the at least one entity

18. The business method as claimed in Claim 17, wherein the at least one entity automatically on a periodic basis receives information from the database regarding a number of discrete individuals identified by the at least one entity to the database.

19. The business method as claimed in Claim 17, wherein the at least one entity receives upon request information from the database regarding a number of discrete individuals identified by the at least one entity to the database.

20. The business method as claimed in Claim 19, wherein the at least one entity obtains the information about the at least one individual from the database for the purpose of determining whether the at least one entity desires to create, maintain or terminate a relationship with the at least one individual.

21. A method for collecting and providing information about individuals comprising the steps of:

a. obtaining information about individuals from at least one information provider;

b. entering the information about the individuals into a relational database;

c. providing access to the relational database to at least one interested entity;

d. obtaining updated information about the individuals from the at least one information provider;

e. comparing the updated information about the individuals to the information entered into the relational database;

f. replacing the information entered into the relational database with the updated information about the individuals if the updated information about

the individuals is more recent than the information entered into the relational database to create an updated relational database;

g. repeating steps d through f as additional updated information about the individuals is obtained from the at least one information provider.

22. The method as claimed in Claim 21, further comprising the step of:

h. transmitting the updated relational database to the at least one interested party automatically after updated information about the individuals is inputted into the relational database.

23. The method as claimed in Claim ~~21~~22, wherein the information about individuals is obtained from the at least one information source on a constant periodic basis.

24. The method as claimed in Claim ~~21~~22, wherein the information about individuals is obtained from the at least one information provider on a continuous basis when updated information about individuals is available.

25. The method as claimed in Claim 21, wherein the relational database is provided to the at least one interested entity on a constant periodic basis.

26. The method as claimed in Claim 21, wherein the relational database is provided to the at least one interested entity on a continuous basis.

27. The method as claimed in Claim 21, wherein the information about individuals is obtained from the at least one information provider on a continuous basis when updated information about individuals is available and the relational database is provided to the at least one interested entity on a continuous basis.

28. The method as claimed in Claim 22, wherein the information about individuals is obtained from the at least one information provider on a continuous basis when updated information about individuals is available and the relational database is transmitted to the at least one interested entity on a continuous basis.

29. The method as claimed in Claim 21, wherein the database is owned by a database owner and wherein a payment is made by the database owner to the at least one information source for the provision of information about individuals, and wherein a payment is made by the at least one interested entity to the database owner for being provided the information about individuals.

30. The method as claimed in Claim 29, wherein the information is obtained automatically from the at least one information source and wherein the updated information is provided automatically to the at least one interested entity

31. The method as claimed in Claim 30, wherein the at least one interested entity automatically on a periodic basis receives information from the database regarding a number of discrete individuals identified by the at least one interested entity to the database.

32. The method as claimed in Claim 31, wherein the at least one interested entity obtains the information about the at least one individual from the database for the purpose of determining whether the at least one interested entity desires to create, maintain or terminate a relationship with the at least one individual.

33. A system for collecting and providing information about individuals comprising the steps of:

a. obtaining information about at least one individual from at least one information provider, wherein the information is selected from the group consisting of personal information, professional information, and governmental information;

b. entering the information about the at least one individual into a continuously updated relational database as the information becomes available;

c. providing access to the relational database to at least one entity interested in the at least one individual;

d. updating the relational database by comparing newer information obtained from the at least one information provider about the at least one individual to the information in the relational database and replacing the information in the relational database with the newer information about the at least one individual if the newer information about the at least one individual is more recent and different than the information in the relational database;

e. repeating step d as soon as the newer information about the at least one individual is obtained from the at least one information provider; and

f. transmitting the newer information to the at least one interested party automatically.

34. The method as claimed in Claim 33, wherein the at least one interested entity automatically on a periodic basis receives the newer information from the updated relational database regarding a number of discrete individuals identified by the at least one interested entity to the database.

35. The method as claimed in Claim 34, wherein the at least one interested entity obtains the information about the at least one individual from the database for the purpose of determining whether the at least one interested entity desires to create, maintain or terminate a relationship with the at least one individual.

36. The method as claimed in Claim 35, wherein the database is owned by a database owner and wherein a payment is made by the database owner to the at least one information source for the provision of information about the at least one individual, and wherein a payment is made by the at least one interested entity to the database owner for being provided the information about the at least one individual.

37. A business method for collecting and providing information about individuals comprising the steps of:

a. obtaining information about at least one individual from at least one information provider, wherein the information is selected from the group consisting of personal information, professional information, and governmental information;

b. entering the information about the at least one individual into a continuously updated relational database as the information becomes available;

c. providing access to the relational database to at least one entity interested in the at least one individual;

d. updating the relational database by comparing newer information obtained from the at least one information provider about the at least one individual to the information in the relational database and replacing the information in the relational database with the newer information about the at least one individual if the newer information about the at least one individual is more recent and different than the information in the relational database;

e. repeating step d as soon as the newer information about the at least one individual is obtained from the at least one information provider;

f. transmitting the newer information to the at least one interested party automatically; and

g. a payment is made by the database owner to the at least one information source for the provision of information about the at least one individual, and wherein a payment is made by the at least one interested entity to the database owner for being provided the information about the at least one individual.

38. The business method as claimed in Claim 37, wherein the at least one interested entity automatically on a periodic basis receives the newer information from the updated relational database regarding a number of discrete individuals identified by the at least one interested entity to the database.

39. The business method as claimed in Claim 38, wherein the at least one interested entity obtains the information about the at least one individual from the database for the purpose of determining whether the at least one interested entity desires to create, maintain or terminate a relationship with the at least one individual.

ABSTRACT

A method of creating a ~~relational database~~continuous provider information exchange system with personal and professional information about individuals by obtaining information from at least one primary provider of such information ~~source~~, wherein the information is obtained and updated automatically on a predetermined periodic basis or as modifications are recognized from the at least one information source; inputting and aggregating the information into a relational database ~~within a predetermined time from when the information is obtained from the at least one information source,~~ wherein old information contained in the database is constantly replaced by ~~new~~newer, more current information as it is received; sorting the information into at least one searchable unit within the database; and ~~allowing~~dynamically propagating to at least one entity ~~access to~~ the information contained in the database through an on-line information exchange system for the purpose of enabling the at least one entity to ~~determining~~determine whether the entity desires to enter into, maintain or terminate a relationship with an individual.